52M3
21a
16-53
A

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF SEPTEMBER,

1848.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1848.

☞ The official circular, requiring Returns from the Banks, was issued by the Governor on the third day of October, and had reference to their condition on the first Saturday of the preceding month.

	BOSTON.				
DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	Boylston.	City.
Capital Stock paid in,	$500,000 00	$500,000 00	$900,000 00	$150,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	161,505 00	75,070 00	175,758 00	104,152 00	129,105 00
Bills in circulation less than five dollars,	69,098 00	14,152 00	62,619 00	36,047 00	30,149 00
Net Profits on hand,	70,970 87	39,236 26	105,630 21	13,001 17	100,013 20
Balances due to other Banks,	51,681 81	56,096 77	30,632 35	. .	77,655 04
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	238,631 99	160,702 44	390,060 52	96,837 45	236,459 25
Cash deposited bearing interest,	16,456 66	15,070 65	. .	. .	141,513 63
Total Amount due from the Banks,	1,108,344 33	860,328 12	1,664,700 08	400,037 62	1,714,895 12
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	56,513 40	6,110 77	119,683 41	13,533 44	60,110 25
Real Estate,	30,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	31,390 00	39,516 00	84,659 00	31,509 00	36,296 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	92,554 77	3,809 48	28,398 39	48,819 44	92,672 46
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	897,886 16	810,891 87	1,381,959 28	306,175 74	1,495,816 41
Total Amount of the Resources of the Banks, ...	1,108,344 33	860,328 12	1,664,700 08	400,037 62	1,714,895 12
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3 per cent. 15,000 00	October, 1847. 3½ per cent. 31,500 00 April, 1848. 4 per cent. 36,000 00	October, 1847. 4 per cent. 6,000 00 April, 1848. 4 per cent. 6,000 00	October, 1847. 3 per cent. 30,000 00 April, 1848. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	42,398 87	17,876 76	57,911 38	6,730 77	51,430 80
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,550 00	4,700 00	11,500 00	12,303 35	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	846 94	1,491 29	. .	. .

	BOSTON.				
DUE FROM THE BANKS.	Columbian.	Eagle.	Exchange.	Freeman's.	Globe.
Capital Stock paid in, ...	$500,000 00	$500,000 00	$500,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	90,000 00	130,485 00	218,427 00	118,635 00	137,315 00
Bills in circulation less than five dollars, .	35,891 00	16,725 00	57,822 50	27,273 00	29,901 00
Net Profits on hand, ...	46,522 58	41,119 84	33,873 81	33,575 84	133,325 37
Balances due to other Banks, . . .	3,000 00	83,763 92	64,040 52	. .	348,597 98
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	156,155 82	258,195 25	214,716 21	98,897 42	316,560 26
Cash deposited bearing interest, . .	. .	68,117 82	. .	. .	40,000 00
Total Amount due from the Banks, . .	831,569 40	1,098,406 83	1,088,880 04	478,381 26	2,005,699 61
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	42,242 60	74,186 92	34,972 78	25,491 93	147,146 78
Real Estate, ...	. .	. .	. .	12,073 49	30,000 00

Bills of other Banks incorporated in this State, ...	36,647 00	79,333 00	83,598 87	1,358 00	99,732 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	2,033 00	. .
Balances due from other Banks, . .	41,469 82	64,888 99	29,757 07	35,074 26	77,050 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	711,209 98	879,997 92	940,551 32	402,350 58	1,651,770 72
Total Amount of the Resources of the Banks, ...	831,569 40	1,098,406 83	1,088,880 04	478,381 26	2,005,699 61
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3 per cent. 15,000 00 April, 1848. 3 per cent. 15,000 00	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	April, 1848. 4½ per cent. 22,500 00 for 8 months.	October, 1847. 4 per cent. 8,000 00 April, 1848. 4 per cent. 8,000 00	October, 1847. 3½ per cent. 35,000 00 April, 1848. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,980 91	23,073 74	5,435 00	19,000 00	86,146 32
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	3,978 00	4,080 00	53,600 00	14,000 00	37,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	343 65	. .	226 84	. .

	BOSTON.				
DUE FROM THE BANKS.	Granite.	Hamilton.	Market.	Massachusetts.	Mechanics.
Capital Stock paid in, ...	$500,000 00	$500,000 00	$560,000 00	$800,000 00	$120,000 00
Bills in circulation of five dollars and upwards, ...	151,630 00	172,210 00	137,905 00	103,694 00	96,015 00
Bills in circulation less than five dollars, .	20,305 00	44,116 00	18,059 00	13,375 00	29,243 00
Net Profits on hand, ...	45,425 78	70,092 94	128,478 25	56,784 97	19,332 94
Balances due to other Banks, ...	73,582 58	38,485 32	72,708 30	63,774 13	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	207,496 60	152,552 27	211,816 54	176,743 48	41,659 84
Cash deposited bearing interest, . .	. .	17,791 05	. .	. .	. .
Total Amount due from the Banks, . .	998,439 96	995,247 58	1,128,967 09	1,214,371 58	306,250 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	81,727 19	42,819 35	40,320 35	43,831 90	20,001 58
Real Estate, ...	. .	. .	. .	75,812 24	16,350 00

Bills of other Banks incorporated in this State, ...	71,597 00	56,825 00	73,185 00	54,834 00	1,937 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	68 00
Balances due from other Banks, . .	39,574 99	34,720 91	50,925 30	31,311 88	36,117 80
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	805,540 78	860,882 32	964,536 44	1,008,581 56	231,776 40
Total Amount of the Resources of the Banks, ...	998,439 96	995,247 58	1,128,967 09	1,214,371 58	306,250 78
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	October, 1847. 5 per cent. 28,000 00 April, 1848. 5 per cent. 28,000 00	October, 1847. 3 per cent. 24,000 00 April, 1848. 3 per cent. 24,000 00	October, 1847. 4 per cent. 4,800 00 April, 1848. 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	21,023 68	40,277 12	88,764 06	24,679 03	12,581 78
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	28,337 50	200 00	5,000 00	7,000 00	3,850 00
Amount of Debts due and unpaid, and considered doubtful, ...	500 00	. .	2,094 66	. .	. .

	BOSTON.				
	Merchants.	New England.	North.	Shawmut.	Shoe & Leather Deal.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	605,268 00	148,540 00	163,211 00	118,440 00	170,800 00
Bills in circulation less than five dollars, .	465 00	20,000 00	27,972 00	23,679 00	27,607 00
Net Profits on hand, ...	396,634 08	120,274 42	60,078 22	58,901 79	118,836 43
Balances due to other Banks, ...	591,911 44	100,110 65	16,724 22	144,373 36	81,070 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	736,250 86	207,045 87	230,968 18	137,308 15	133,442 27
Cash deposited bearing interest, . .	. .	17,260 68	. .	. .	. .
Total Amount due from the Banks, . .	5,330,529 38	1,613,231 62	1,248,953 62	982,702 30	1,031,756 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	203,766 27	75,497 25	51,521 24	67,376 18	59,586 86
Real Estate, ...	145,084 78	30,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	319,995 00	53,507 00	64,743 00	50,379 00	55,485 56
Bills of other Banks incorporated elsewhere,	. .	. .	9,000 00	. .	. .
Balances due from other Banks, . .	63,569 57	35,522 53	46,257 21	15,307 18	55,776 67
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	4,598,113 76	1,418,704 84	1,077,432 17	849,639 94	860,906 98
Total Amount of the Resources of the Banks, ...	5,330,529 38	1,613,231 62	1,248,953 62	982,702 30	1,031,756 07
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	October, 1847. 3½ per cent. 105,000 00 April, 1848. 4 per cent. 120,000 00	October, 1847. 4 per cent. 40,000 00 April, 1848. 4 per cent. 40,000 00	October, 1847. 3 per cent. 22,500 00 April, 1848. 3 per cent. 22,500 00	October, 1847. 4 per cent. 20,000 00 April, 1848. 3½ per cent. 17,500 00	March, 1848. 4½ per cent. 22,500 00 September, 1848. 4½ per cent. 22,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	273,941 58	68,551 79	33,825 55	29,350 24	78,879 25
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	107,778 82	15,000 00	19,001 70	17,933 97	2,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	2,088 86	. .	. .	. .

	BOSTON.				
DUE FROM THE BANKS.	State.	Suffolk.	Traders.	Tremont.	Union.
Capital Stock paid in, ...	$1,800,000 00	$1,000,000 00	$400,000 00	$500,000 00	$800,000 00
Bills in circulation of five dollars and upwards, ...	206,122 00	193,455 00	165,410 00	148,855 00	169,095 00
Bills in circulation less than five dollars, .	33,612 00	16,583 00	40,010 00	32,998 00	13,048 00
Net Profits on hand, ...	193,925 54	318,658 24	49,195 19	66,092 73	73,813 20
Balances due to other Banks, ...	92,000 00	1,572,025 55	93,354 43	156,258 13	49,151 89
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	436,332 23	187,926 05	188,583 00	214,607 03	192,009 70
Cash deposited bearing interest, . .	30,000 00	. .	5,000 00	. .	. .
Total Amount due from the Banks, . .	2,791,991 77	3,288,647 84	941,552 62	1,118,810 89	1,297,117 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	39,555 36	387,591 30	46,156 97	36,429 04	78,468 01
Real Estate, ...	. .	100,000 00	766 16	40,000 00	128,178 40

Bills of other Banks incorporated in this State, ...	52,126 00	309,901 57	40,006 00	94,372 05	35,156 00
Bills of other Banks incorporated elsewhere,	. .	142,000 00	. .	. .	. .
Balances due from other Banks, . .	46,000 00	494,006 49	80,601 93	14,595 16	41,086 87
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	2,654,310 41	1,855,148 48	774,021 56	933,414 64	1,014,228 51
Total Amount of the Resources of the Banks, ...	2,791,991 77	3,288,647 84	941,552 62	1,118,810 89	1,297,117 79
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3 per cent. 54,000 00 April, 1848. 3 per cent. 54,000 00	October, 1847. 5 per cent. 50,000 00 April, 1848. 5 per cent. 50,000 00	October, 1847. 3½ per cent. 14,000 00 April, 1848. 3½ per cent. 14,000 00	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	October, 1847. 3½ per cent. 28,000 00 April, 1848. 3½ per cent. 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	117,430 51	257,894 96	24,975 19	42,732 98	43,923 44
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	58,227 81	73,500 00	18,300 00	18,967 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	8,647 28	. .	. .	1,442 72

	BOSTON.	ANDOVER.	BEVERLY.	DANVERS.	
	Washington.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards, ...	89,720 00	79,980 00	70,950 00	32,925 00	49,960 00
Bills in circulation less than five dollars, .	29,662 00	12,864 00	8,920 00	7,787 00	18,734 00
Net Profits on hand, ...	25,856 81	25,443 39	4,469 71	7,842 87	5,203 14
Balances due to other Banks, ...	6,000 00	. .	2,592 48	6,211 83	622 91
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	157,391 65	16,051 02	21,664 63	19,042 22	11,672 36
Cash deposited bearing interest, . .	. .	. .	. .	7,343 11	1,247 95
Total Amount due from the Banks, . .	808,630 46	384,338 41	233,596 82	231,152 03	207,440 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	31,163 88	8,056 26	5,608 53	2,220 13	2,475 61
Real Estate, ...	. .	5,000 00	679 00	4,700 00	600 00

Bills of other Banks incorporated in this State, ...	40,088 00	83 00	1,778 62	4,974 41	2,977 40
Bills of other Banks incorporated elsewhere,	. .	1 00	59 00	. .	30 00
Balances due from other Banks, . .	35,150 88	14,538 66	22,822 68	5,833 92	12,742 57
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	702,227 70	356,659 49	202,648 99	213,423 57	188,614 78
Total Amount of the Resources of the Banks, ...	808,630 46	384,338 41	233,596 82	231,152 03	207,440 36
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	April, 1848. 3½ per cent. 17,500 00 October, 1848. 3 per cent. 15,000 00	October, 1847. 3 per cent. 7,500 00 April, 1848. 3½ per cent. 8,750 00	October, 1847. 3 per cent. 3,750 00 April, 1848. 3 per cent. 3,750 00	3 per cent. 4,500 00	October, 1847. 3 per cent. 3,600 00 April, 1848. 3 per cent. 3,600 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	11,008 16	14,299 20	1,913 75	3,208 09	4,027 43
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	20,900 00	4,885 00	6,105 00	3,550 00	11,435 00
Amount of Debts due and unpaid, and considered doubtful, ...	328 00	. .	1,200 00	701 31	641 73

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$100,000 00	$200,000 00	$100,000 00	$180,000 00
Bills in circulation of five dollars and upwards, ...	50,070 00	23,985 00	116,538 00	51,860 00	42,720 00
Bills in circulation less than five dollars, .	12,165 50	11,162 00	14,571 00	19,863 00	33,310 00
Net Profits on hand, ...	6,055 87	6,265 47	24,442 82	14,814 11	16,176 97
Balances due to other Banks, ...	4 50	962 27	. .	6,079 66	10,048 67
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	22,121 33	5,886 73	34,528 92	13,907 66	4,637 75
Cash deposited bearing interest, . .	6,142 00	13,100 00	. .	. .	12,000 00
Total Amount due from the Banks, . .	216,559 20	161,361 47	390,080 74	206,524 43	298,893 39
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,303 58	3,507 12	10,532 02	4,480 01	3,747 93
Real Estate, ...	. .	1,200 00	11,635 30	5,000 00	2,000 00

Bills of other Banks incorporated in this State,	2,645 66	810 00	5,020 00	365 00	397 00
Bills of other Banks incorporated elsewhere,	. .	31 00	582 00	74 00	. .
Balances due from other Banks,	21,487 65	14,411 33	24,840 47	3,567 00	3,060 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	188,122 31	141,402 02	337,470 95	193,038 42	289,687 59
Total Amount of the Resources of the Banks,	216,559 20	161,361 47	390,080 74	206,524 43	298,893 39
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1847. 3 per cent. 3,600 00 April, 1848. 3 per cent. 3,600 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00 October, 1848. 3 per cent. 3,000 00	October, 1847. 4 per cent. 8,000 00 April, 1848. 4 per cent. 8,000 00	October, 1847. 5 per cent. 5,000 00 April, 1848. 4½ per cent. 4,500 00	October, 1847. 3 per cent. 5,400 00 April, 1848. 4 per cent. 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend,	3,232 46	748 96	17,802 51	10,000 00	8,270 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,050 00	2,200 00	16,465 00	1,000 00	1,550 00
Amount of Debts due and unpaid, and considered doubtful,	. .	1,378 11	632 66	. .	. .

	LAWRENCE.	LYNN.	MARBLEHEAD.		NEWBURYPORT.
	Bay State.	Lynn Mechanics.	Grand.	Marblehead.	Mechanics.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$150,000 00	$100,000 00	$120,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	117,445 00	69,395 00	40,805 00	46,310 00	60,000 00
Bills in circulation less than five dollars, .	25,469 00	30,000 00	17,088 00	11,057 00	21,149 50
Net Profits on hand, ...	11,223 34	15,008 16	4,128 05	821 24	7,039 78
Balances due to other Banks, ...	269 26	3,810 52	115 80	. .	6,696 46
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	33,658 44	30,320 18	5,577 32	7,608 50	25,534 26
Cash deposited bearing interest, . .	. .	700 00	. .	. .	. .
Total Amount due from the Banks, . .	388,065 04	299,233 86	167,714 17	185,796 74	320,420 00
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,532 26	9,628 78	3,178 97	8,863 75	8,347 73
Real Estate, ...	19,802 27	10,000 00	8,700 00	6,000 00	9,000 00

Bills of other Banks incorporated in this State,	862 00	1,231 00	260 00	248 00	700 00
Bills of other Banks incorporated elsewhere,	142 00	. .	. .	. .	117 00
Balances due from other Banks,	33,143 05	16,178 33	6,788 28	6,798 04	16,177 81
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	326,583 46	262,195 75	148,786 92	163,886 95	286,077 46
Total Amount of the Resources of the Banks,	388,065 04	299,233 86	167,714 17	185,796 74	320,420 00
Date, Rate, and Amount of Dividends since the last Annual Returns,	April, 1848. 2 per cent. 4,000 00	October, 1847. 4 per cent. 6,000 00 March, 1848. 4 per cent. 6,000 00	October, 1847. 2½ per cent. 2,500 00 April, 1848. 2½ per cent. 2,500 00	. . 3 per cent. 3,600 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00 October, 1848. 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	3,216 55	10,125 32	1,257 50	. .	820 10
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	200 00	10,967 64	1,500 00	11,501 41
Amount of Debts due and unpaid, and considered doubtful,	. .	1,848 34	12,734 40	. .	. .

	NEWBURYPORT.		SALEM.		
DUE FROM THE BANKS.	Merchants.	Ocean.	Asiatic.	Commercial.	Exchange.
Capital Stock paid in, ...	$210,000 00	$100,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	42,240 00	75,614 00	87,417 00	28,385 00	64,785 00
Bills in circulation less than five dollars, .	16,111 00	17,390 00	14,100 00	32,466 00	21,613 00
Net Profits on hand, ...	14,870 33	20,732 73	21,767 42	20,157 81	12,461 44
Balances due to other Banks, ...	5,155 68	181 87	5,294 82	4,775 65	15,987 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	30,388 43	32,273 66	49,412 09	19,806 31	31,037 54
Cash deposited bearing interest, . .	. .	. .	. .	5,564 00	. .
Total Amount due from the Banks, . .	318,765 44	246,192 26	377,991 33	311,154 77	345,884 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	10,221 26	12,325 90	10,267 33	4,130 82	5,126 34
Real Estate, ...	6,000 00	2,500 00	. .	4,500 00	4,000 00

Bills of other Banks incorporated in this State, ...	1,738 00	366 16	23,200 00	5,295 42	2,073 00
Bills of other Banks incorporated elsewhere,	36 00	. .	949 00	15 00	5 00
Balances due from other Banks, . .	35,733 61	30,290 62	40,419 90	382 85	1,260 49
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	265,036 57	200,709 58	303,155 10	296,830 68	333,419 59
Total Amount of the Resources of the Banks, ...	318,765 44	246,192 26	377,991 33	311,154 77	345,884 42
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	October, 1847. 3 per cent. 6,300 00 April, 1848. 3 per cent. 6,300 00	April, 1848. 5 per cent. 5,000 00 October, 1848. 5 per cent. 5,000 00	October, 1847. 3 per cent. 6,020 00 April, 1848. 3 per cent. 6,020 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	9,135 69	16,592 12	13,672 96	13,850 22	5,852 81
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	13,453 00	1,590 00	1,600 00	588 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	SALEM.				SALISBURY.
	Mercantile.	Merchants.	Naumkeag.	Salem.	Powow River.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$200,000 00	$500,000 00	$250,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	37,270 00	23,436 00	94,755 00	20,380 00	58,385 00
Bills in circulation less than five dollars, .	11,245 00	6,186 00	28,553 00	5,001 00	23,078 00
Net Profits on hand, ...	4,671 81	6,702 37	30,658 10	7,117 36	4,418 58
Balances due to other Banks, ...	437 78	6,669 77	1,239 71	3,401 12	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	22,125 79	64,380 12	28,020 86	42,303 57	6,867 57
Cash deposited bearing interest, . .	. .	. .	. .	4,000 00	. .
Total Amount due from the Banks, . .	275,750 38	307,374 26	683,226 67	332,203 05	192,749 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,455 71	4,302 12	20,243 89	4,100 38	4,827 54
Real Estate, ...	8,105 09	. .	. .	3,377 97	. .

Bills of other Banks incorporated in this State, ...	12,452 00	113 00	8,288 84	2,454 00	268 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	21 00
Balances due from other Banks, . .	2,162 96	25,202 65	20,882 01	22,042 16	17,743 81
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	248,574 62	277,756 49	633,811 93	300,228 54	169,888 80
Total Amount of the Resources of the Banks, ...	275,750 38	307,374 26	683,226 67	332,203 05	192,749 15
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00	October, 1847. 3½ per cent. 17,500 00 April, 1848. 3½ per cent. 17,500 00	October, 1847. 3 per cent. 7,500 00 April, 1848. 3 per cent. 7,500 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	641 93	1,647 31	15,891 87	1,860 00	122 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	15,085 00	3,732 00	20,922 50	6,700 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	3,202 85	. .	. .	. .	. .

	BRIGHTON.	CAMBRIDGE.		CHARLESTOWN.	CONCORD.
DUE FROM THE BANKS.	Brighton.	Cambridge.	Charles River.	Bunker Hill.	Concord.
Capital Stock paid in, ...	$250,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	178,705 00	61,520 00	65,495 00	104,015 00	65,995 00
Bills in circulation less than five dollars, .	21,447 00	13,006 00	24,091 00	26,997 00	10,063 00
Net Profits on hand, ...	21,186 37	11,385 10	10,644 94	19,781 28	9,323 79
Balances due to other Banks, ...	75	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	48,545 41	10,513 50	34,886 18	135,757 87	18,518 01
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	519,884 53	196,424 60	235,117 12	486,551 15	203,899 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	11,667 12	5,125 51	10,945 98	29,413 40	8,568 31
Real Estate, ...	2,474 45	6,000 00	. .	20,000 00	2,400 00

Bills of other Banks incorporated in this State, ...	2,401 00	1,460 00	649 00	8,517 00	517 00
Bills of other Banks incorporated elsewhere,	213 00	34 00	223 00	1,128 00	37 00
Balances due from other Banks, . .	27,435 71	13,056 77	28,070 96	59,891 76	15,803 90
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	475,693 25	170,748 32	195,228 18	367,600 99	176,573 59
Total Amount of the Resources of the Banks, ...	519,884 53	196,424 60	235,117 12	486,551 15	203,899 80
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 4 per cent. 8,000 00 April, 1848. 4 per cent. 8,000 00 May, 1848. 5 per cent. 10,000 00 October, 1848. 4 per cent. 10,000 00	October, 1847. 3½ per cent. 3,500 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 5 per cent. 7,500 00 April, 1848. 4 per cent. 8,000 00	October, 1847. 3½ per cent. 3,500 00 April, 1848. 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,066 68	8,315 52	6,790 32	11,205 59	5,159 50
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	24,825 00	12,624 64	7,577 77	12,630 00	8,268 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	300 00	. .	2,000 00

	FRAMINGHAM.	LOWELL.			WALTHAM.
	Framingham.	Appleton.	Lowell.	Railroad.	Waltham.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$100,000 00	$200,000 00	$600,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	84,015 00	89,310 00	143,864 00	384,415 00	85,245 00
Bills in circulation less than five dollars, .	29,841 00	22,528 00	36,126 00	77,005 00	13,031 00
Net Profits on hand, ...	14,330 05	7,064 11	31,913 23	95,611 23	8,063 55
Balances due to other Banks, ...	697 78	. .	139 72	166 55	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	30,540 62	25,940 06	41,290 07	20,580 95	13,333 07
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	309,424 45	244,842 17	453,333 02	1,177,778 73	219,672 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	6,058 01	5,547 24	4,281 30	24,212 53	6,482 86
Real Estate, ...	2,000 00	8,700 00	. .	. .	5,500 00

Bills of other Banks incorporated in this State, ...	1,041 00	13,685 00	13,873 00	5,197 00	4,311 00
Bills of other Banks incorporated elsewhere,	196 00	93 00	208 00	143 00	560 00
Balances due from other Banks, . .	4,103 59	17,391 93	70,564 77	21,636 68	21,386 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	296,025 85	199,425 00	364,405 95	1,126,589 52	181,432 65
Total Amount of the Resources of the Banks, ...	309,424 45	244,842 17	453,333 02	1,177,778 73	219,672 62
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 4 per cent. 6,000 00 April, 1848. 4 per cent. 6,000 00	April, 1848. 6 per cent. 6,000 00 for 8½ months.	October, 1847. 4 per cent. 8,000 00 April, 1848. 4 per cent. 8,000 00	October, 1847. 4 per cent. 24,000 00 April, 1848. 4 per cent. 24,000 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,614 13	158 66	22,872 82	59,700 00	3,528 56
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	500 00	800 00	7,555 00	7,348 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	1,200 00	. .	. .	. .	4,200 00

	FITCHBURG.	LANCASTER.	LEICESTER.	MILLBURY.	OXFORD.
	Fitchburg.	Lancaster.	Leicester.	Millbury.	Oxford.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$125,000 00	$100,000 00	$50,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	122,575 00	95,595 00	85,410 00	24,330 00	79,310 00
Bills in circulation less than five dollars, .	17,560 00	20,129 00	21,686 00	6,083 25	17,978 00
Net Profits on hand, ...	10,305 06	12,226 82	10,077 21	2,289 83	3,555 23
Balances due to other Banks, ...	. .	. .	599 64	. .	707 81
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	17,047 85	18,304 14	8,419 43	8,418 05	6,940 27
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	367,487 91	271,254 96	226,192 28	91,121 13	208,491 31
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	17,817 41	4,908 84	3,342 38	2,541 62	6,002 38
Real Estate, ...	1,400 00	1,000 00	1,000 00	. .	1,888 01

Bills of other Banks incorporated in this State, ...	1,886 00	444 00	1,236 00	216 00	621 00
Bills of other Banks incorporated elsewhere,	367 00	80 00	37 00	100 00	852 00
Balances due from other Banks, . .	49,721 14	24,293 10	26,665 78	13,904 87	40,820 75
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	296,296 36	240,529 02	193,911 12	74,358 64	158,307 17
Total Amount of the Resources of the Banks, ...	367,487 91	271,254 96	226,192 28	91,121 13	208,491 31
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3½ per cent. 5,250 00 April, 1848. 3½ per cent. 5,250 00 July, 1848. 10 per cent. 15,000 00	October, 1847. 3 per cent. 3,750 00 April, 1848. 3½ per cent. 4,375 00	October, 1847. 4 per cent. 4,000 00 April, 1848. 4 per cent. 4,000 00	October, 1847. 3 per cent. 1,500 00 April, 1848. 3 per cent. 1,500 00 October, 1848. 3 per cent. 1,500 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,327 52	6,208 25	3,549 30	2,944 61	1,574 88
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	3,550 00	14,350 00	. .	4,015 00	1,072 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	620 00	100 00	. .	10,350 00

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens.	Quinsigamond.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	69,985 00	44,695 00	104,240 00	57,275 00	62,000 00
Bills in circulation less than five dollars, .	13,281 00	17,131 25	14,765 00	13,601 00	14,905 00
Net Profits on hand, ...	5,264 37	4,591 65	12,581 73	26,878 26	13,501 56
Balances due to other Banks, ...	2,156 67	. .	373 40	2,291 63	1,027 69
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	2,517 29	8,171 96	30,386 18	21,137 28	42,139 53
Cash deposited bearing interest, . .	600 00	. .	. .	. .	. .
Total Amount due from the Banks, . .	193,804 33	174,589 86	312,346 31	271,183 17	233,573 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	3,946 99	5,446 08	9,940 42	13,475 52	11,333 96
Real Estate, ...	10,909 73	584 74	. .	. .	. .

Bills of other Banks incorporated in this State, ...	695 00	209 00	4,033 00	350 00	1,015 00
Bills of other Banks incorporated elsewhere,	267 00	258 00	268 00	209 00	126 00
Balances due from other Banks, . .	714 37	21,054 31	36,406 90	3,002 75	46,672 67
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	177,271 24	147,037 73	261,697 99	254,145 90	174,426 15
Total Amount of the Resources of the Banks, ...	193,804 33	174,589 86	312,346 31	271,183 17	233,573 78
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	April, 1848. 3½ per cent. 3,500 00 May, 1848. 9 per cent. 9,000 00	October, 1847. 3 per cent. 4,500 00 April, 1848. 3 per cent. 4,500 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,976 57	1,584 86	14,500 00	19,472 33	8,753 01
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	4,500 00	5,256 13	700 00	. .	1,245 00
Amount of Debts due and unpaid, and considered doubtful, ...	4,244 60	14,522 42	350 00	. .	6,000 00

	WORCESTER.	NORTHAMPTON.		WARE.	GREENFIELD.
	Worcester.	Holyoke.	Northampton.	Hampshire Manufac.	Greenfield.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$50,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	109,320 00	. .	147,590 00	129,110 00	156,345 00
Bills in circulation less than five dollars, .	11,174 00	. .	28,422 00	29,345 00	25,638 00
Net Profits on hand, ...	26,197 48	. .	37,424 17	6,558 58	15,034 75
Balances due to other Banks, ...	. .	. .	359 10	36,674 55	665 45
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	74,503 97	. .	13,751 93	12,878 31	11,552 48
Cash deposited bearing interest, . .	. .	. .	. .	12,216 42	. .
Total Amount due from the Banks, . .	421,195 45	50,000 00	427,547 20	426,782 86	359,235 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	24,049 64	50,000 00	8,795 71	9,808 07	8,295 75
Real Estate, ...	. .	. .	. .	3,785 30	2,685 00

Bills of other Banks incorporated in this State,	1,416 00	. .	3,812 00	3,990 00	1,928 00
Bills of other Banks incorporated elsewhere,	508 00	. .	937 00	595 00	1,119 00
Balances due from other Banks,	43,974 25	. .	39,290 34	16,384 19	58,235 78
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	351,247 56	. .	374,712 15	392,220 30	286,972 15
Total Amount of the Resources of the Banks,	421,195 45	50,000 00	427,547 20	426,782 86	359,235 68
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00	. .	April, 1848. 4 per cent. 8,000 00 October, 1848. 4 per cent. 8,000 00	April, 1848. 3½ per cent. 5,250 00 July, 1848. 8 per cent. 12,000 00	April, 1848. 4 per cent. 6,000 00 October, 1848. 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	18,120 71	. .	28,845 04	2,508 54	10,092 67
Amount of Debts due to each Bank, secured by pledge of its Stock,	8,500 00	. .	600 00	5,856 00	. .
Amount of Debts due and unpaid, and considered doubtful,	9,228 57	. .	742 00	. .	. .

	CHICOPEE.	SPRINGFIELD.			WESTFIELD.
	Cabot.	Agawam.	Chicopee.	Springfield.	Hampden.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$150,000 00	$250,000 00	$250,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	143,935 00	101,825 00	170,913 00	91,018 00	79,717 00
Bills in circulation less than five dollars,	36,292 00	29,252 00	41,996 00	14,500 00	20,723 00
Net Profits on hand,	17,281 88	9,027 63	16,520 42	34,191 27	9,896 55
Balances due to other Banks,	601 47	386 96	3,771 05	1,467 26	152 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,299 71	36,449 77	69,908 96	36,276 25	8,491 08
Cash deposited bearing interest,	. .	. .	. .	. .	3,000 00
Total Amount due from the Banks,	362,410 06	326,941 36	553,109 43	427,452 78	221,980 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,276 52	7,474 20	19,684 77	7,765 52	6,127 14
Real Estate,	. .	6,973 22	7,000 00	6,700 00	3,500 00

Bills of other Banks incorporated in this State, ...	3,506 00	10,507 00	14,742 00	3,685 00	1,033 00
Bills of other Banks incorporated elsewhere,	1,068 00	5,125 00	1,751 00	1,480 00	736 00
Balances due from other Banks, . .	46,480 17	41,176 08	17,757 54	35,579 64	14,454 87
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	305,079 37	255,685 86	492,174 12	372,242 62	196,129 05
Total Amount of the Resources of the Banks, ...	362,410 06	326,941 36	553,109 43	427,452 78	221,980 06
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3½ per cent. 5,250 00 April, 1848. 3½ per cent. 5,250 00	October, 1847. 4½ per cent. 6,750 00 April, 1848. 5 per cent. 7,500 00	October, 1847. 4 per cent. 8,000 00 April, 1848. 4 per cent. 8,000 00 May, 1848. 6 per cent. 12,000 00	October, 1847. 3½ per cent. 8,750 00 April, 1848. 3½ per cent. 8,750 00	April, 1848. 3½ per cent. 3,500 00 October, 1848. 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,038 59	1,783 22	9,727 87	25,885 70	6,825 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	1,050 00	8,727 09	12,725 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	1,653 06	. .	. .	2,000 00	. .

	ADAMS.	G. BARRINGTON.	LEE.	PITTSFIELD.	STOCKBRIDGE.
	Adams.	Mahaiwe.	Lee.	Agricultural.	Housatonic.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	73,270 00	63,040 00	79,030 00	109,990 00	60,690 00
Bills in circulation less than five dollars, .	8,115 00	22,109 00	21,494 00	15,217 00	12,004 00
Net Profits on hand, ...	19,077 61	6,019 88	12,844 20	36,744 33	29,612 52
Balances due to other Banks, ...	3,286 23	. .	2,271 43	665 71	801 81
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	7,670 23	9,575 50	4,858 86	48,479 25	8,825 60
Cash deposited bearing interest, . .	1,520 00	. .	. .	. .	. .
Total Amount due from the Banks, . .	212,939 07	200,744 38	220,498 49	361,096 29	211,933 93
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,250 00	6,210 64	5,114 04	13,153 72	5,199 13
Real Estate, ...	2,000 00	2,733 92	2,330 00	1,459 41	2,000 00

Bills of other Banks incorporated in this State, ...	910 00	1,900 00	1,648 00	1,352 00	. .
Bills of other Banks incorporated elsewhere,	268 00	2,161 00	141 00	240 00	472 00
Balances due from other Banks, . .	14,432 82	36,086 08	35,728 85	55,738 51	34,370 69
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	190,078 25	151,652 74	175,536 60	289,152 65	169,892 11
Total Amount of the Resources of the Banks, ...	212,939 07	200,744 38	220,498 49	361,096 29	211,933 93
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3½ per cent. 3,500 00 April, 1848. 3½ per cent. 3,500 00	. .	October, 1847. 3 per cent. 3,000 00 April, 1848. 4 per cent. 4,000 00	October, 1847. 4 per cent. 6,000 00 April, 1848. 5 per cent. 7,500 00	October, 1847. 4 per cent. 4,000 00 April, 1848. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,862 78	. .	10,491 73	30,449 18	28,465 45
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	. .	100 00	9,000 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	221 95	1,800 00

	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Neponset.	Dedham.	Dorch. and Milton.	Quincy Stone.	Randolph.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	41,955 00	90,928 00	54,406 00	49,050 00	53,515 00
Bills in circulation less than five dollars, .	21,034 00	22,120 00	. .	11,123 00	19,161 00
Net Profits on hand, ...	5,933 48	27,856 75	4,435 29	15,909 49	24,678 36
Balances due to other Banks, ...	4 78	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	9,856 33	37,041 53	14,351 26	18,458 57	40,160 74
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	178,783 59	327,946 28	173,192 55	194,541 06	287,515 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	3,331 51	11,402 95	4,823 81	7,470 87	5,841 30
Real Estate, ...	. .	. .	. .	4,850 00	. .

Bills of other Banks incorporated in this State, ...	167 00	594 00	1,214 00	468 00	1,511 00
Bills of other Banks incorporated elsewhere,	17 00	123 00	126 00	. .	7,739 13
Balances due from other Banks, . .	5,037 28	22,228 09	14,705 60	12,686 42	. .
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	170,230 80	293,598 24	152,323 14	169,065 77	272,423 67
Total Amount of the Resources of the Banks, ...	178,783 59	327,946 28	173,192 55	194,541 06	287,515 10
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	November, 1847. 4 per cent. 6,000 00 May, 1848. 4 per cent. 6,000 00 August, 1848. 4 per cent. 6,000 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 4 per cent. 4,000 00 April, 1848. 4 per cent. 4,000 00 October, 1848. 4 per cent. 4,000 00	October, 1847. 3½ per cent. 5,250 00 April, 1848. 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,410 07	24,328 42	1,294 23	11,790 44	15,641 95
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,800 00	2,878 25	3,050 00	2,500 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	6,053 12	. .	7,500 00	711 46	2,436 00

	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	People's.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	52,965 00	79,560 00	61,704 00	27,000 00	47,915 00
Bills in circulation less than five dollars,	21,417 00	5,427 00	20,871 00	16,592 00	6,898 75
Net Profits on hand,	12,493 95	12,454 50	6,632 53	9,723 54	9,959 19
Balances due to other Banks,	. .	413 38	. .	. .	942 81
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	44,600 21	4,714 47	6,824 62	12,488 54	17,542 78
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total Amount due from the Banks,	231,476 16	202,569 35	246,032 15	165,804 08	283,258 53
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	10,538 31	2,209 58	6,042 68	3,237 86	3,911 35
Real Estate,	. .	6,514 81	1,019 93	3,900 00	3,500 00

Bills of other Banks incorporated in this State, ...	3,114 00	129 00	193 00	108 00	101 00
Bills of other Banks incorporated elsewhere,	471 00	25 00	685 00	28 00	19 00
Balances due from other Banks, . .	19,347 58	14,008 06	11,594 07	6,309 19	14,109 87
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	198,005 27	179,682 90	226,497 47	152,221 03	261,617 31
Total Amount of the Resources of the Banks, ...	231,476 16	202,569 35	246,032 15	165,804 08	283,258 53
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 4 per cent. 4,000 00 April, 1848. 4 per cent. 4,000 00	October, 1847. 4 per cent. 4,000 00 April, 1848. 3½ per cent. 3,500 00	November, 1847. 3 per cent. 4,500 00 May, 1848. 3 per cent. 4,500 00	October, 1847. 3½ per cent. 3,500 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 3½ per cent. 7,000 00 April, 1848. 3½ per cent. 7,000 00 October, 1848. 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,647 68	8,373 16	3,585 04	6,696 17	3,812 77
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	. .	9,448 00	. .	1,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	419 22	575 75	1,826 78	696 87	. .

	FALL RIVER.		NEW BEDFORD.		
DUE FROM THE BANKS.	Fall River.	Massasoit.	Bedford Commercial.	Marine.	Mechanics.
Capital Stock paid in, ...	$300,000 00	$100,000 00	$400,000 00	$300,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	54,050 00	41,330 00	86,344 00	92,455 00	33,135 00
Bills in circulation less than five dollars, .	30,201 00	9,828 00	14,475 00	21,870 00	17,753 00
Net Profits on hand, ...	17,034 21	4,447 74	32,352 17	24,071 18	6,532 80
Balances due to other Banks, ...	6,122 01	1,133 99	7,227 92	6,324 92	2,100 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	73,919 73	17,696 32	47,626 39	46,430 50	26,126 54
Cash deposited bearing interest, . .	. .	. .	. .	21,973 17	6,283 66
Total Amount due from the Banks, . .	481,326 95	174,436 05	588,025 48	513,124 77	291,931 00
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	8,498 82	7,781 34	5,571 23	6,425 47	2,865 19
Real Estate, ...	8,718 07	. .	18,000 00	10,000 00	9,000 00

Bills of other Banks incorporated in this State,	. .	8,627 44	1,008 00	1,874 00	949 00
Bills of other Banks incorporated elsewhere,	10,441 40	. .	90 00	36 00	429 00
Balances due from other Banks,	5,125 69	15,555 13	14,722 89	39,379 62	4,255 95
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	448,542 97	142,472 14	548,633 36	455,409 68	274,431 86
Total Amount of the Resources of the Banks,	481,326 95	174,436 05	588,025 48	513,124 77	291,931 00
Date, Rate, and Amount of Dividends since the last Annual Returns,	April, 1848. $3 per share. 12,000 00 October, 1848. $3 per share. 12,000 00	January, 1848. 3 per cent. 3,000 00 July, 1848. 3 per cent. 3,000 00	October, 1847. 4 per cent. 16,000 00 April, 1848. 3 per cent. 12,000 00	October, 1847. 3½ per cent. 10,500 00 April, 1848. 3 per cent. 9,000 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,636 67	3,044 90	19,183 54	13,720 27	1,258 26
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,755 00	8,085 00	. .	2,100 00	800 00
Amount of Debts due and unpaid, and considered doubtful,	36,150 27	. .	. .	5,579 91	553 81

	NEW BEDFORD.	PAWTUCKET.	TAUNTON.		
	Merchants.	Pawtucket.	Bristol County.	Machinists.	Taunton.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$400,000 00	$100,000 00	$200,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	99,300 00	37,970 00	89,720 00	36,675 00	66,160 00
Bills in circulation less than five dollars, .	25,521 00	8,170 00	25,818 00	15,938 00	27,106 00
Net Profits on hand, ...	43,018 02	2,281 69	23,420 91	3,905 52	17,368 09
Balances due to other Banks, . . .	6,459 10	. .	13,596 05	. .	19,872 72
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	74,106 07	50,463 06	43,571 62	14,358 83	68,585 44
Cash deposited bearing interest, . .	8,126 56	. .	. .	. .	2,000 00
Total Amount due from the Banks, . .	656,530 75	198,884 75	396,126 58	170,877 35	401,092 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,664 06	2,965 94	8,261 35	4,064 53	6,659 69
Real Estate, ...	16,000 00	15,923 56	11,000 00	2,000 00	5,000 00

Bills of other Banks incorporated in this State, ...	27 00	2,452 00	4,114 50	246 00	304 00
Bills of other Banks incorporated elsewhere,	111 00	6,554 00	249 60	67 00	534 00
Balances due from other Banks, . .	13,154 33	9,684 46	8,944 27	22,798 00	17,259 21
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	621,574 36	161,304 79	363,556 86	141,701 82	371,335 35
Total Amount of the Resources of the Banks, ...	656,530 75	198,884 75	396,126 58	170,877 35	401,092 25
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	October, 1847. 3½ per cent. 14,000 00 April, 1848. 3½ per cent. 14,000 00 October, 1848. 3½ per cent. 14,000 00	January, 1848. 3½ per cent. 3,500 00 July, 1848. 3½ per cent. 3,500 00	April, 1848. 4 per cent. 8,000 00 October, 1848. 4 per cent. 8,000 00	April, 1848. 3 per cent. 3,000 00	October, 1847. 4 per cent. 8,000 00 April, 1848. 3¾ per cent. 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	30,127 93	831 91	16,543 42	96 34	9,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,700 00	3,350 00	7,218 00	15,500 00	7,800 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	1,150 00	377 88	350 00

	HINGHAM.	PLYMOUTH.		WAREHAM.	FALMOUTH.
	Hingham.	Old Colony.	Plymouth.	Wareham.	Falmouth.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$105,000 00	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	70,491 00	80,000 00	85,130 00	30,035 00	50,295 00
Bills in circulation less than five dollars, .	19,657 00	18,002 00	24,706 00	13,183 00	6,068 00
Net Profits on hand, ...	13,477 18	17,313 94	14,129 28	6,369 87	5,437 00
Balances due to other Banks, ...	. .	. .	. .	11,040 86	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	20,427 09	9,515 89	6,752 79	27,292 85	6,968 08
Cash deposited bearing interest, . .	. .	. .	. .	12,987 54	. .
Total Amount due from the Banks, . .	229,052 27	224,831 83	230,718 07	200,909 12	168,768 08
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,461 22	1,534 07	3,179 40	1,602 62	3,507 84
Real Estate, ...	10,768 27	2,500 00	3,200 00	7,338 00	4,950 00

Bills of other Banks incorporated in this State, ...	1,477 57	3,386 00	5,549 13	3,340 00	34 00
Bills of other Banks incorporated elsewhere,	131 00	. .	. .	24 00	100 00
Balances due from other Banks, . .	16,138 34	20,068 58	19,477 31	132 16	9,324 21
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	193,075 87	197,343 18	199,312 23	188,472 34	150,852 03
Total Amount of the Resources of the Banks, ...	229,052 27	224,831 83	230,718 07	200,909 12	168,768 08
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1847. 4 per cent. 4,200 00 April, 1848. 4 per cent. 4,200 00	October, 1847. 4 per cent. 4,000 00 April, 1848. 4 per cent. 4,000 00	October, 1847. 3½ per cent. 3,500 00 April, 1848. 3½ per cent. 3,500 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00	October, 1847. 3 per cent. 3,000 00 April, 1848. 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,379 24	12,182 05	9,973 31	2,374 11	2,710 60
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,675 00	. .	1,000 00	2,800 00	6,655 00
Amount of Debts due and unpaid, and considered doubtful, ...	400 00	500 00	. .	1,808 00	. .

	YARMOUTH.	NANTUCKET.			
	Barnstable.	Pacific.			
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$200,000 00	. .	. .	. .
Bills in circulation of five dollars and upwards, ...	92,350 00	112,535 00	. .	. .	. .
Bills in circulation less than five dollars, .	9,808 00	18,259 25	. .	. .	. .
Net Profits on hand, ...	22,711 73	34,336 00	. .	. .	. .
Balances due to other Banks, ...	. .	1,590 37	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	14,585 60	81,417 42	. .	. .	. .
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	289,455 33	448,138 04	. .	. .	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,933 83	15,691 81	. .	. .	. .
Real Estate, ...	2,000 00	20,845 79	. .	. .	. .

Bills of other Banks incorporated in this State,	. .	29 00	. .	. .	. .
Bills of other Banks incorporated elsewhere,	26 00	1,050 00	. .	. .	. .
Balances due from other Banks,	12,684 92	54,483 25	. .	. .	. .
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	269,810 58	356,038 19	. .	. .	. .
Total Amount of the Resources of the Banks,	289,455 33	448,138 04	. .	. .	. .
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1847. 4 per cent. 6,000 00 April, 1848. 4 per cent. 6,000 00	October, 1847. 3 per cent. 6,000 00 April, 1848. 3 per cent. 6,000 00	. .	. .	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	16,875 41	27,743 41	. .	. .	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,600 00	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	22,058 71	. .	. .	. .

AGGREGATE.

DUE FROM THE BANKS.	26 Banks in Boston.	86 Banks out of Boston.	Total—112 Banks.
Capital Stock paid in,	$18,980,000 00	$14,005,000 00	$32,985,000 00
Bills in circulation of five dollars and upwards,	4,180,822 00	6,626,370 00	10,807,192 00
Bills in circulation less than five dollars,	770,411 50	1,618,425 50	2,388,837 00
Net Profits on hand,	2,419,650 68	1,317,783 92	3,737,434 60
Balances due to other Banks,	3,866,998 76	216,652 20	4,083,650 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,779,350 33	2,315,620 15	8,094,970 48
Cash deposited bearing interest,	351,210 49	118,804 41	470,014 90
Total Amount due from the Banks,	36,348,443 76	26,218,656 18	62,567,099 94
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	1,885,805 01	692,225 31	1,578,030 32
Real Estate,	688,265 07	384,851 84	1,073,116 91

Bills of other Banks incorporated in this State,	1,898,176 05	232,402 15	2,130,578 20
Bills of other Banks incorporated elsewhere,	153,101 00	53,138 13	206,239 13
Balances due from other Banks,	1,635,020 16	1,834,014 83	3,469,034 99
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	30,088,076 47	23,022,023 92	53,110,100 39
Total Amount of the Resources of the Banks,	36,348,443 76	26,218,656 18	62,567,099 94
Amount of Dividends since the last Annual Returns:—			
In October, 1847,	620,800 00	402,370 00	1,023,170 00
In April, 1848,	702,800 00	474,895 00	1,177,695 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,497,823 87	821,849 67	2,319,673 54
Amount of Debts due to each Bank, secured by pledge of its Stock,	551,708 15	406,568 43	958,276 58
Amount of Debts due and unpaid, and considered doubtful,	18,010 24	171,019 78	189,030 02

Average Dividends of Banks in Boston,	in October, 1847,	a fraction over	3 27-100	per cent.
" " " " " "	in April, 1848,	" " "	3 70-100	" "
" " " " out of Boston,	in October, 1847,	" " less than	2 98-100	" "
" " " " " " "	in April, 1848,	" " over	3 49-100	" "
" " " all the Banks,	in October, 1847,	" " less than	3 15-100	" "
" " " " " "	in April, 1848,	" " over	3 61-100	" "

REMARKS.

By acts passed at the last two sessions of the General Court, the following Banks were established, and not embraced in the last year's Abstract, viz:—

The Mahaiwe, in Great Barrington, with a capital of $100,000; commenced operations October 9, 1847.

The Grocers, in Boston, with a capital of $250,000; commenced operations September 12, 1848.

The Holyoke, in Northampton, with a capital of $100,000; commenced operations September 1, 1848.

The Mechanics, in Worcester, with a capital of $100,000; commenced operations October 6, 1848.

The Newton, in Newton, with a capital of $100,000; commenced operations October 14, 1848.

The Barre, in Barre; not in operation.

By acts of the General Court of 1848, the following Banks were authorized to increase their capital, viz:—

The Agawam, in Springfield, $100,000; May 16, $50,000 paid in, and, October 13, $50,000 paid in.

The Barnstable, in Barnstable, $50,000; paid in, October 2.

The Brighton, in Brighton, $50,000; paid in, June 22.

The Boylston, in Boston, $50,000; paid in, October 16.

The Central, in Worcester, $50,000; paid in, May 19, $25,000, and, August 1, $25,000.

The Chicopee, in Springfield, $100,000; paid in, May 19, $50,000, and, October 11, $50,000.

The Fall River Bank, in answer to the question "Amount of debts due and not paid, and considered doubtful," erases, from their return, the words "*and considered doubtful.*"

The Fitchburg, in Fitchburg, $50,000; paid in, July 7.

The Framingham, in Framingham, $50,000; not paid.

The Hampshire Manufacturers, in Ware, $50,000; paid in, July 10.

The People's, in Roxbury, $50,000; not paid.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz: City, $100,000; Eagle, $50,000; and Globe, $40,000.

The Boylston Bank, in Boston, states that $3,000, loaned to the Commonwealth, is included in the Amount of all Debts due, &c.

The Dorchester and Milton Bank, in Dorchester, does not distinguish, in the amount of bills in circulation, between five dollars and upwards, and those of less than five dollars. The Return of this Bank is not signed or sworn to by the Cashier. But a majority of the Directors certify, under oath, that the Cashier has gone to some place unknown, and that the books indicate the state of the Bank as contained in the Return.

The following Banks do not distinguish between the Bills of other Banks incorporated in this, and those of Banks incorporated in other States, viz: Lynn Mechanics, in Lynn; Plymouth, in Plymouth; and Fall River, in Fall River.

The following Banks made dividends, in addition to the two semi-annual ones which are noted in the Abstract, but they are not included in the average of dividends declared in October, 1847, and April, 1848, viz: Brighton, in Brighton, in May, $10,000; Central, in Worcester, in May, $9,000; Chicopee, in Springfield, in May, $12,000; Dedham, in Dedham, in August, $6,000; Fitchburg, in Fitchburg, in July, $15,000; Hampshire Manufacturers, in Ware, in July, $12,000.

Many of the Banks do not state the dividend declared in October, 1847, but insert instead, the one declared in October, 1848. The average rate of dividends in October, 1847, will be reduced by that procedure. The Requisition requires the state of the Bank on the first Saturday, the second day of September; a dividend payable a month after cannot therefore be embraced in the call on the Bank.

INDEX

TO THE TOWNS IN WHICH THE BANKS ARE SITUATED.

Adams, ... Page 36
Andover, ... 14
Attleborough, ... 40
Beverly, ... 14
Boston, ... 4 to 14
Brighton, ... 24
Cambridge, ... 24
Canton, ... 38
Charlestown, ... 24
Chicopee, ... 34
Concord, ... 24
Danvers, ... 14 to 16
Dedham, ... 38
Dorchester, ... 38
Fairhaven, ... 40
Fall River, ... 42
Falmouth, ... 46
Fitchburg, ... 28
Framingham, ... 26
Georgetown, ... 16
Gloucester, ... 16
Great Barrington, ... 36
Greenfield, ... 32
Haverhill, ... 16
Hingham, ... 46
Lancaster, ... 28
Lawrence, ... 18
Lee, ... 36
Leicester, ... 28
Lowell, ... 26
Lynn, ... Page 13
Marblehead, ... 13
Milbury, ... 28
Nantucket, ... 18
New Bedford, ... 42 to 44
Newburyport, ... 18 to 20
Northampton, ... 32
Oxford, ... 38
Pawtucket, ... 44
Pittsfield, ... 36
Plymouth, ... 46
Quincy, ... 38
Randolph, ... 38
Roxbury, ... 40
Salem, ... 20 to 22
Salisbury, ... 22
Southbridge, ... 30
Springfield, ... 34
Stockbridge, ... 36
Taunton, ... 44
Uxbridge, ... 30
Waltham, ... 26
Ware, ... 32
Wareham, ... 46
Westfield, ... 34
Weymouth, ... 40
Worcester, ... 30 to 32
Wrentham, ... 40
Yarmouth, ... 48

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1848.

PREPARED FROM THE OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1848.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the third day of October, and had reference to their condition on the last Saturday of the preceding month.

Returns were not received from the North Adams and Sandwich Institutions, and it is not known whether they are in existence.

	BOSTON.		ANDOVER.	GLOUCESTER.	HAVERHILL.
	Provident Institution for Savings.*	Suffolk Savings Bank, for Seamen and others.†	Andover Institution for Savings.‡	Cape Ann Savings Bank.§	Haverhill Savings Bank.‖
Number of Depositors,	20,148	3,696	547	142	1510
Amount of Deposits,	$3,241,264 28	$747,901 09	$113,722 37	$5,355 50	$240,547 76
Public Funds,	243,560 00	18,000 00	. .	. .	28,000 00
Loans on Public Funds,	. .	1,000 00	. .	. .	. .
Bank Stock,	623,180 00	160,980 00	11,410 00	3,200 00	56,300 00
Loans on Bank Stock,	9,000 00	1,500 00	500 00	. .	4,430 00
Deposits, in Banks, bearing interest,	3,776 71	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	1,200 00	. .
Loans on Railroad Stock,	23,800 00	103,180 00	8,350 00	200 00	19,820 00
Invested in Real Estate,	27,169 03	. .	. .	. .	3,200 00
Loans in Mortgage of Real Estate,	1,016,234 83	382,450 00	46,545 00	925 00	124,350 00
Loans to County, or Town,	285,776 65	10,600 00	8,900 00	. .	3,000 00
Loans on Personal Security,	1,099,109 48	50,000 00	36,537 75	. .	5,000 00

Cash on Hand, ...	25,661 84	27,255 55	1,479 62	61 30	1,054 53
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 118,235 32	4 per cent. 23,709 62	5 per cent. 5,686 11	4 per cent. 170 21	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	5 9-10 per cent.	. .	5¾ per cent.
Annual Expenses of the Institution, . .	12,507 09	3,947 65	250 00	33 50	467 50

* Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $21,500; Atlas, $22,500; Boston, $35,000; City, 31,500; Columbian, $21,400; Eagle, $22,500; Granite, $24,500; Globe, $31,500; Hamilton, $22,500; Market, $36,400; Massachusetts, $22,500; Merchants, $120,000; New England, $23,900; North, $23,000; State, $39,430; Suffolk, $30,000; Shoe and Leather Dealers, $25,000; Tremont, $22,500; Union, 25,000; Washington, $22,500.

Loans on Bank Stock, on 120 shares Suffolk Bank.

Loans on Railroad Stock are on 115 shares Boston and Worcester, 50 Boston and Providence, 13 Boston and Lowell.

† Suffolk Savings Bank, Boston.—The Public Funds are, City of Boston, $5,000; City of Albany, $13,000.

Loans on Public Funds are, Note of town of Chelsea, $1,000

The Bank Stock owned is in the following Banks, viz:—Market, 150 shares, $10,500; Atlas, 200 shares, $20,000; Washington, 50 shares, $5,000; Shoe and Leather Dealers, 150 shares, $15,000; Hamilton, 250 shares, $25,000; State, 253 shares, $15,430; Merchants, 400 shares, $40,000; City, 100 shares, $10,000; Massachusetts, 80 shares, $20,000.

Loans on Bank Stock are, on 23 shares Suffolk, $1,500.

Loans on Railroad Stock are, Fitchburg, 516 shares, $45,180; Old Colony, 300 shares, $18,000; Connecticut River, 180 shares, $15,000; and "Loan to Boston and Worcester Railroad," $25,000. Extra dividend in April, 1848, $50,528 64.

‡ Andover Institution for Savings.—The Bank Stock owned is Andover Bank, 117 shares, $11,110.

Loan on Bank Stock is on the Merrimack Bank, 13 shares, $500.

Loan on Railroad Stock is on the Boston and Maine Railroad, $8,350.

§ Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Tremont, $1,200; Exchange, $700; Merchants, $500; Gloucester, $300.

The Railroad Stock owned is in the Eastern Railroad, $1,200.

The Loans on Railroad Stock are, on the Boston and Maine, $200.

‖ Haverhill Savings Bank.—The Public Funds are, United States 6 per cent. loan.

The Bank Stock owned is in the following Banks, viz:—Merrimack, $13,500; Haverhill, $12,100; North, $7,100; Exchange, $6,000; Shawmut, $5,300; Atlantic, $3,500; Andover, $3,200; Columbian, $2,000; Eagle, $1,900; State, $600; Shoe and Leather Dealers, $400.

The Loans on Bank Stock are, on the Merrimack, $2,330; Manufacturers, $1,250; Haverhill, $800.

The Loans on Railroad Stock are, on the Boston and Maine, $19,020, of which $14,500 is also secured by personal security; Boston and Worcester, $800.

Loans to County or Town are, $1,000 to Town, and $2,000 to a School District.

	LYNN.	LAWRENCE.	NEWBURYPORT.	SALEM.	SALISBURY AND AMESBURY.
	Lynn Institution for Savings.*	Essex Savings Bank.†	Institution for Savings in Newburyport and its vicinity.‡	Salem Savings Bank.§	Provident Institution for Savings.‖
Number of Depositors,	754	74	3,326 00	5,724	616 00
Amount of Deposits,	$78,894 84	$7,973 55	$544,617 39	$1,071,327 16	$95,128 44
Public Funds,	1,920 00	. .	147,125 00	536,629 79	18,960 00
Loans on Public Funds,	. .	. .	900 00	. .	. .
Bank Stock,	3,620 00	4,000 00	155,340 00	59,217 81	22,825 00
Loans on Bank Stock,	. .	. .	720 00	. .	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	38,868 72	. .
Railroad Stock,	. .	. .	14,300 00	74,027 99	. .
Loans on Railroad Stock,	1,800 00	. .	3,400 00	10 000 00	. .
Invested in Real Estate,	. .	. .	5,000 00	. .	. .
Loans in Mortgage of Real Estate,	43,352 00	. .	129,127 72	1,300 00	20,866 00
Loans to County, or Town,	24,000 00	3,006 50	26,600 00	330,708 38	9,997 50
Loans on Personal Security,	3,750 00	851 32	68,350 00	10,405 00	25,450 00

Cash on Hand, ...	2,569 02	131 50	6,154 56	10,169 47	765 91
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 3,603 00	2 per cent. 41 04	5 per cent. 26,056 62	4½ per cent. 43,719 11	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	. .	4 7-10 per cent.	5¾ per cent.	4 7-10 per cent.
Annual Expenses of the Institution, . .	150 00	. .	1,400 00	2,271 22	139 82

* Lynn Institution for Savings.—The Public Funds are Massachusetts 5 per cent. stock, $1,920.

The Bank Stock owned is in the following Banks, viz:—Lynn Mechanics, $3,120; Columbian, (Boston,) $500.

The Loans on Railroad Stock are on 13 shares in Portland, Saco and Portsmouth, and 7 shares Eastern Railroad, New Hampshire, $1,800.

† Essex Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Bay State, 30 shares, $3,000; Merchants, (Boston,) 10 shares, $1,000.

Commenced business in October, 1847.

‡ Institution for Savings in Newburyport and its Vicinity.—The Public Funds are Massachusetts 5 per cent. stock, $54,000; United States 6 per cent. stock, $93,125.

Loan on Public Funds, on Massachusetts 5 per cent. scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $15,386; Atlas, $3,000; City, $4,900; Columbian, $7,500; Eagle, $5,000; Globe, $5,000; Hamilton, $10,000; North, $3,633; Suffolk, $2,200; Traders, $9,500; Tremont, $4,900; Washington, $17,640; Gloucester, $3,880; Mechanics, (Newburyport,) $11,921; Merchants, $39,950; Ocean, $3,500.

Loan on Bank Stock, on 9 shares Mechanics, (Newburyport,) $720.

Railroad Stock owned, 143 shares Eastern, $14,300,

Loan on Railroad Stock, on 40 shares Eastern, $3,400.

In Loans in Mortgage of Real Estate are included 20 shares in stock of "Fifty Associates," Boston, $20,000; and in Loan on Annuities in trust, and to Putnam School, $7,676 67.

§ Salem Savings Bank.—In Amount of Deposits is included $44,133 77 "Profits."

The Public Funds are Massachusetts 5 per cent., $101,000; Maine 6 per cent., $62,000; United States 5 per cent., $33,000; United States 6 per cent., $124,241 10; Ohio 6 per cent., $135,669 37; Pennsylvania 5 per cent., $80,719 32.

The Bank Stock owned is in the following Banks, viz:—Exchange, $4,133 33; Marblehead, $2,000; Asiatic, $4,714 14; Commercial, $3,200; Columbian, $4,000; Salem, $3,600; City, $10,500; Beverly, $625; Merchants, $26,415 34.

Deposit in Bank bearing interest is in the Merchants, $38,868 72.

The Railroad Stock owned, is Western, 174 shares, $17,266 50; Eastern, 100 shares, $11,140 24; Portland, Portsmouth and Saco, 361 shares, $36,121 25; bonds $9,500.

‖ Provident Institution in Salisbury and Amesbury.—The Public Funds are United States, $15,000; Maine, $3,960.

The Bank Stock owned is in the following Banks; viz:—Powow River, (Salisbury,) 50 shares, $5,000; Bay State, (Lawrence,) 25 shares, $2,500; Railroad, (Lowell,) 17 shares, $1,275; Merchants, (Boston,) 30 shares, $3,000; Union 20 shares, $2,000; Globe, 25 shares, $2,500; Suffolk, 10 shares, $1,000; Boston, 43 shares, $2,150; Columbian, 16 shares, $1,600; State, 30 shares, $1,800.

	CAMBRIDGE.	FRAMINGHAM.	LOWELL.		CONCORD.
	Savings Institution in Town of Cambridge.*	Framingham Savings Bank.†	Lowell Institution for Savings.‡	City Institution for Savings.§	Middlesex Institution for Savings.‖
Number of Depositors,	568	146	5,066	258	1,196
Amount of Deposits,	$83,477 03	$17,826 05	$852,279 95	$27,717 00	$233,816 37
Public Funds,	. .	. .	109,640 00	. .	11,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	3,156 00	1,000 00	135,760 00	6,950 00	46,146 00
Loans on Bank Stock,	. .	8,600 00	20,000 00	. .	450 00
Deposits, in Banks, bearing interest,	. .	. .	13,000 00	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	39,860 00
Invested in Real Estate,	. .	. .	31,524 52	. .	. .
Loans in Mortgage of Real Estate,	60,500 00	2,600 00	235,579 37	. .	116,238 00
Loans to County, or Town,	9,600 00	5,500 00	306,760 00	20,000 00	10,600 00
Loans on Personal Security,	10,150 00	. .	. .	. .	19,100 00

Cash on Hand, ...	71 03	407 91	16 06	1,164 73	1,196 93
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 2,839 71	4 per cent. 548 56	4 per cent. 29,552 87	. .	4 per cent. 8,801 03
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	. .	5 71-100 per cent.	. .	6 per cent. and a fraction.
Annual Expenses of the Institution, . .	325 00	37 55	2,200 00	. .	659 62

* Savings Institution in Cambridge.—The Bank Stock owned is in the following Banks, viz :—Cambridge, $630; Charles River, $2,726.

The amount of "Loan to County or Town," is to "Corporations."

† Framingham Savings Bank.—Bank Stock owned is $1,000 in the Merchants Bank.

Loans on Bank Stock, on 89 shares Framingham, $7,600; and 11 shares Merchants, (Boston,) $1,000.

‡ Lowell Institution for Savings.—Number of Depositors, and Amount of Deposits, *includes the accounts of, and money borrowed in anticipation of receipts.*

The Public Funds owned are in Massachusetts State Stock.

The Bank Stock owned, is in the following Banks, viz :—Eagle, $26,700; New England, $14,600; Lowell, $16,300; State, $12,960; City, $12,000; Hamilton, $12,000; Market, $9,100; Globe, $15,000; Boston, $4,500; Railroad, $5,100; Bunker Hill, $4,500; Concord, $3,000.

Loans on Bank Stock are, $12,000 on 150 shares of the Lowell, and $3,000 on 75 shares Lowell, and 25 shares Atlantic.

Deposits in Banks bearing interest are, $3,000 in Hamilton, and $5,000 in Traders.

§ City Institution for Savings.—*Commenced receiving Deposits March,* 1848.

The Bank Stock owned is in the following Banks, viz :—Appleton, $6,200; Railroad, $750.

‖ Middlesex Institution for Savings.—The Public Funds owned are, $11,000 United States loan.

The Bank Stock owned is in the following Banks, viz :—Merchants, 120 shares, $12,000; City, 73 shares, $7,300; State, 100 shares, $6,000; Eagle, 20 shares, $2,000; Shawmut, 10 shares, $1,000; Columbian, 20 shares, $2,000; Hamilton, 14 shares, $1,400; Granite, 10 shares, $1,000; Shoe and Leather Dealers, 41 shares, $4,100; Traders, 10 shares, $1,000; Lowell, 9 shares, $855; Concord, 78 shares, $7,491.

Loans on Bank Stock are, $450 on stock in the Framingham Bank.

Loans on Railroad Stock are, $33,860 on Fitchburg, and $1,000 Boston and Worcester.

	NEWTON.	CHARLESTOWN.	FITCHBURG.	LANCASTER.	SOUTHBRIDGE.
	Institution for Savings in the Town of Newton.*	Warren Institution for Savings.†	Fitchburg Savings Bank.‡	Lancaster Savings Bank.§	Southbridge Savings Bank.‖
Number of Depositors,	110	1,445	459	256	31
Amount of Deposits,	$7,141 71	$226,285 28	$61,667 26	$23,798 54	$2,285 00
Public Funds,	. .	. .	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	600 00	33,618 00	13,000 00	970 00	700 00
Loans on Bank Stock,	. .	6,675 00	2,800 00	5,250 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	980 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	7,000 00	. .	1,700 00	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	5,769 86	167,386 00	28,350 00	4,700 00	600 00
Loans to County, or Town,	1,388 59	9,500 00	11,750 00	11,462 50	. .
Loans on Personal Security,	50 00	. .	4,800 00	500 00	. .

Cash on Hand, ...	. .	4,106 28	2,133 44	302 49	5 00
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 276 86	4 per cent. 7,867 82	4 per cent. 1,785 67	4 per cent. 710 34	. .
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	5½ per cent.	. .	. .	. .
Annual Expenses of the Institution, . .	30 00	988 31	215 67	56 33	. .

* Institution for Savings in the Town of Newton.—The Bank Stock owned is in the Bank of Brighton, $600.

† Warren Institution for Savings.—Amount of Deposits includes "Interest received on Loans."

The Bank Stock owned is in the following Banks, viz:—35 shares, Market; 20 shares, Shawmut; 20 shares, Granite; 8 shares, Atlantic; 53 shares, Merchants; 41 shares, Traders; 34 shares, Eagle; 20 shares, City; 76 shares, Bunker Hill; 25 shares, Shoe and Leather Dealers; 30 shares, State.

Loans on Bank Stock are, on 57 shares, Market, $1,500; 23 shares, North, 2 shares, Bunker Hill, $2,000; 12 shares, Railroad, $700; 21 shares, Railroad, 4 shares, Bunker Hill, $1,475, 12 shares, Bunker Hill, $1,000.

Loans on Railroad Stock are on 30 shares, Boston and Worcester, $2,500; 44, Boston and Fitchburg, $3,700; 3 shares, Lowell, $800.

Loans to County or Town, includes $2,500 to 2 religious corporations; $2,000 is borrowed of the Merchants Bank.

‡ Fitchburg Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Fitchburg, 80 shares; Merchants, (Boston,) 50 shares.

The Loans on Bank Stock are, on 34 shares Fitchburg Bank.

§ Lancaster Savings Bank.—The Bank Stock owned, is 10 shares in the Lancaster Bank.

Loans on Bank Stock, on stock in Lancaster Bank.

Loans on Railroad Stock, on Fitchburg Railroad stock.

Loans to County or Town, Lancaster, $8,500; Boston, $2,962 50.

‖ Southbridge Savings Bank.—Bank Stock owned, is 7 shares in the New England Bank.

Deposits in Banks bearing interest, $980, in Southbridge Bank.

	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.	GREENFIELD.	PITTSFIELD.
	Worcester County Institution for Savings.*	Northampton Institution for Savings.†	Springfield Institution for Savings.‡	Franklin Savings Institution.§	Berkshire County Savings Bank.‖
Number of Depositors,	6,622	156	1,096	700	143
Amount of Deposits,	$1,021,206 47	$17,898 80	$197,344 50	$117,907 22	$23,274 19
Public Funds,	122,700 00	. .	10,000 00	. .	3,500 00
Loans on Public Funds,	7,300 00	. .	. .	. .	. .
Bank Stock,	138,530 00	. .	. .	. .	2,000 00
Loans on Bank Stock,	32,100 00	. .	10,000 00	5,000 00	6,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	565,936 08	9,694 31	104,775 00	48,625 00	1,378 00
Loans to County, or Town,	182,819 07	. .	20,617 37	12,200 00	2,350 00
Loans on Personal Security,	79,556 44	8,576 01	53,855 86	51,555 00	7,415 00

Cash on Hand, ...	. .	. .	6,992 78	2,554 29	367 81
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 41,015 95	4½ per cent. 537 80	4 per cent. 7,034 73	5 per cent. 4,780 28	5 per cent. 647 08
Average annual per cent. of Dividends, of last five years, ...	6½ per cent.	6½ per cent.	4 1-5 per cent.	6 per cent.	. .
Annual Expenses of the Institution, . .	1,918 14	. .	550 00	150 00	93 49

* Worcester County Institution for Savings.—The Public Funds owned, are United States loan of 1842, $87,700; loan of 1846, $20,000; and loan of 1847, $15,000.

Loans on Public Funds, are on Boston Water scrip, for $8,000.

The Bank Stock owned, is in the following Banks, viz:—Hamilton, $10,000; Blackstone, $1,000; Shawmut, $5,000; Granite, $6,400; Quinsigamond, $8,100; Worcester, $13,300; Atlas, $3,600; Millbury, $2,650; Southbridge, $2,500; Oxford, $3,300; Leicester, $2,000; Lancaster, $1,500; Central, $8,000; Citizens, $24,800; Fitchburg, $4,100; State, $780; New England, $6,900; Atlantic, $5,400; City, $17,200; Merchants, $12,000.

Loans on Bank Stock are, on Quinsigamond, on $6,200, a loan of $5,400; Southbridge, on $1,500, $1,150; Oxford, on $2,000, $1,600; Central, on $4,200, $3,200; Citizens, on $8,900, $7,100; Worcester, on $6,200, $3,600; Leicester, on $12,800, $9,050; Fitchburg, on $1,000, with collateral, $1,000.

Dividend of July, 1848.—Due to Depositors in addition to "Amount of Deposits," $99,851 45.

Cash borrowed, $25,412 66, "is a temporary loan from the Worcester Bank, advanced to depositors in discharge of their accounts."

Interest accrued, but not received, included in the extra dividend of July, 1848, $17,528 99.

† Northampton Institution for Savings.—Due to the Treasurer, $253 87. Surplus dividend in April last, was $517 68.

‡ Springfield Institution for Savings.—The Public Funds owned, are United States 5 per cent.

Loans on Bank Stock are, on $9,920, Springfield, and $1,000 Chicopee, Banks.

§ Franklin Savings Institution.—Loans on Bank Stock, are on the following Banks, viz:—Northampton, 40 shares, and Greenfield, 26 shares, $5,000. The return states, "Deposits in Banks *not* bearing interest," $2,554 29; the amount is considered in the Abstract as "Cash on hand."

‖ Berkshire County Savings Bank.—The Public Funds are United States Treasury Notes, $2,000; city of Boston 6 per cent. stock, $1,500.

The Bank Stock owned, is in the Lee Bank, $2,000.

The Loan on Bank Stock is, on 70 shares in the Agricultural Bank, $6,000.

	CANTON.	COHASSET.	DEDHAM.	QUINCY.	ROXBURY.
	Institution for Savings in Canton.*	Cohasset Savings Bank.†	Dedham Institution for Savings.‡	Quincy Savings Bank.§	Institution for Savings in Roxbury and its vicinity.‖
Number of Depositors,	214	81	1,542	314	562
Amount of Deposits,	$25,718 13	$11,387 42	$285,809 87	$47,707 50	$85,444 99
Public Funds,	2,000 00	1,000 00	. .	5,500 00	. .
Loans on Public Funds,	. .	. .	. .	. .	6,400 00
Bank Stock,	5,050 00	2,200 00	17,379 00	1,000 00	11,282 35
Loans on Bank Stock,	250 00	. .	8,000 00	. .	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	6,900 00	2,040 00	12,500 00
Invested in Real Estate,	. .	. .	. .	. .	9,989 75
Loans in Mortgage of Real Estate,	13,220 00	6,994 74	205,849 40	26,640 00	36,844 10
Loans to County, or Town,	. .	150 00	12,650 00	1,000 00	. .
Loans on Personal Security,	4,190 34	212 00	36,554 19	11,063 00	5,000 00

Cash on Hand, ...	1,007 79	912 84	5,323 85	177 61	3,428 79
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 846 26	5 per cent. 447 29	4 per cent. 10,735 78	5 per cent. 2,025 30	4 per cent. 3,054 27
Average annual per cent. of Dividends, of last five years, ...	5 19-100 per cent.	. .	6½ per cent.	. .	6 1-16 per cent.
Annual Expenses of the Institution, . .	77 18	75 00	736 81	155 00	450 00

* Institution for Savings in Canton.—The Public Funds owned are, Boston Water Stock, $2,000.

The Bank Stock owned, is in the following Banks, viz:—Neponset, 32 shares, $3,200; North, 15 shares, $1,500; Market, 5 shares, $350.

The Loan on Bank Stock, is on Neponset Bank, $250.

† Cohasset Savings Bank.—The Public Funds are, United States 6 per cent. stock, $1,000.

The Bank Stock owned, is in the following Banks, viz:—Columbian, $900; Merchants, $500; Traders, $500; Tremont, $300.

‡ Dedham Institution for Savings.—The Bank Stock owned, is in the following Banks, viz:—Dedham, 76 shares, $7,950; People's, 80 shares, $3,930; Traders, 10 shares, $1,042 50; Merchants. 14 shares, $1,420; Globe, 10 shares, $1,065; State, 23 shares, $1,451 50; Union, 5 shares, $520.

Loans on Bank Stock are, on Shawmut, 34 shares, $3,000; Freeman's, 58 shares, $5,000.

Loans on Railroad Stock are, on Fitchburg, 38 shares, and Western, 25 shares, $5,300; Boston and Maine, 13 shares, $1,200; Western, 5 shares, $400.

§ Quincy Savings Bank.—Public Funds, $5,500, in Boston Water Scrip.

The Bank Stock owned, is Merchants Bank, (Boston,) 10 shares, $1,000.

Loan on Railroad Stock, is on Old Colony, 24 shares, $2,040.

‖ Institution for Savings in Roxbury and its vicinity.—The Loan on Public Funds is, on 8 Bonds of the Vermont Central Railroad Corporation of $1,000 each, $6,400.

The Bank Stock owned, is in the following Banks, viz:—Traders, 10 shares, $970; Market, 25 shares, $1,750; North, 33 shares, $3,152 25; State, 34 shares, $2,010 10; People's, 68 shares, $3,400.

The Loans on Railroad Stock are, on Vermont Central, 215 shares, and 66 shares in the People's Bank, $10,000; Boston and Worcester, 6 shares, $500; Fall River, 25 shares, $2,000.

	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.
	Weymouth and Braintree Institution for Savings.*	Fairhaven Institution for Savings.†	Fall River Institution for Savings.‡	New Bedford Institution for Savings.§	Bristol County Savings Bank.‖
Number of Depositors,	451	219	2,641	2,332	647
Amount of Deposits,	$70,052 81	$55,520 85	$664,142 93	$484,406 38	$122,605 08
Public Funds,	. .	. .	. .	65,000 00	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	4,100 00	18,000 00	110,462 50	188,500 00	. .
Loans on Bank Stock,	. .	1,000 00	. .	. .	9,100 00
Deposits, in Banks, bearing interest,	. .	. .	. .	23,237 01	2,000 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	26,100 00	. .
Invested in Real Estate,	. .	. .	. .	5,000 00	. .
Loans in Mortgage of Real Estate,	49,139 50	7,290 00	241,214 00	4,900 00	45,455 67
Loans to County, or Town,	. .	2,000 00	41,450 00	31,000 00	10,000 00
Loans on Personal Security,	15,400 00	28,550 00	273,331 11	162,249 42	51,852 76

Cash on Hand, ...	3,211 48	420 45	22,022 63	490 42	9,070 85
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 3,102 84	5¼ per cent. 2,895 37	6 per cent. 37,843 26	5 per cent. 22,746 24	5 per cent. 4,291 40
Average annual per cent. of Dividends, of last five years, ...	. .	4 80-100 per cent.	5 11-20 per cent.	5 per cent.	. .
Annual Expenses of the Institution, . .	100 00	200 00	1,991 59	959 44	672 40

* Weymouth and Braintree Institution for Savings.—The Bank stock owned, is in the following Banks, viz:—Weymouth and Braintree, 20 shares, $2,000; North, (Boston,) 12 shares, $1,200; Merchants, (Boston,) 9 shares, $900.

Average annual per cent. of dividends of last five years not stated, but the return states that the "Extra Dividend in 1844 for five years preceding, was 8-10 per cent."

† Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Fairhaven, $11,000; Marine, N. B, $2,600; Merchants, N. B., $700; Mechanics, N. B., $300; Bedford Commercial, N. B., $500; Merchants, (Boston,) $2,900.

Loan on Bank Stock, is $1,000 Fairhaven Bank.

‡ Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Fall River, 603 shares, $52,762 50; Massasoit, 200 shares, $20,000; Fall River Union, (Tiverton,) 190 shares, $19,000; Marine, (New Bedford,) 99 shares, $9,900; Merchants, (New Bedford,) 88 shares, $8,800.

§ New Bedford Institution for Savings.—The Public Funds owned are United States 6 per cent. stock, $45,000; ditto 5 per cent., $15,000; Massachusetts 5 per cent., $5,000.

The Bank Stock owned is in the following Banks, viz:—Bedford Commercial, (New Bedford,) $50,000; Merchants, (New Bedford,) $68,000; Marine, (New Bedford,) $50,000; Fairhaven, $3,000; Fall River, $17,500.

Deposits, in Banks, bearing interest, are in the Merchants, (New Bedford,) $11,598 86; and Marine, (New Bedford,) $11,638 15.

Loans on Railroad Stock are on stock in the Pittsfield and North Adams, $15,000; Michigan Central, $10,000; and New Bedford and Taunton, $1,100.

‖ Bristol County Savings Bank.—Loans on Bank Stock, $8,300 on 100 shares of the Bristol County, and 5 shares of Machinists Bank; and $800 on 16 shares of Taunton Bank.

$2,000 deposited in Taunton Bank, bearing interest.

Loan to County, or Town, is to Bristol County.

	HINGHAM.	PLYMOUTH.	SCITUATE.	WAREHAM.	BARNSTABLE.
	Hingham Institution for Savings.*	Plymouth Institution for Savings.†	Scituate Institution for Savings.‡	Wareham Savings Bank.§	Institution for Savings in Barnstable.‖
Number of Depositors,	1,134	2,318	1,117	152	838
Amount of Deposits,	$230,052 04	$380,759 09	$107,732 58	$28,276 27	$194,249 68
Public Funds,	10,000 00	35,088 10	3,000 00	. .	. .
Loans on Public Funds,	. .	3,000 00	. .	. .	7,000 00
Bank Stock,	48,530 00	85,775 25	14,190 00	6,700 00	21,200 00
Loans on Bank Stock,	14,350 00	21,465 00	3,275 00	. .	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	10,000 00	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	6,875 00	21,000 00	11,200 00	. .	4,200 00
Invested in Real Estate,	1,700 00	2,500 00	725 00	. .	. .
Loans in Mortgage of Real Estate,	137,886 27	122,218 78	62,904 20	. .	31,282 00
Loans to County, or Town,	11,700 00	. .	6,000 00	. .	1,000 00
Loans on Personal Security,	7,400 00	92,087 82	8,763 23	10,775 65	128,345 00

Cash on Hand, ...	198 06	6,035 13	. .	1,706 22	3,318 74
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 11,231 76	5 per cent. 18,223 54	2½ per cent.	6 per cent. 1,144 93	5½ per cent. 9,883 15
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	5 per cent.	5 per cent.	. .	5 1-5 per cent.
Annual Expenses of the Institution, . .	450 00	922 91	300 00	28 83	430 56

* Hingham Institution for Savings.—The Public Funds owned are $5,000 Massachusetts State Stock, and $5,000 Maine State Stock.

The Bank Stock owned is in the following Banks, viz:—Hingham, $7,910; Merchants, $10,500; Columbian, $1,600; Eagle, $4,800; Market, $2,520; Globe, $3,000; Suffolk, $1,500; Hamilton, $2,800; Shoe and Leather Dealers, $2,500; Tremont, $2,000; New England, $2,000; Granite, $1,000; State, $2,400; City, $2,000; Union, $2,000.

Loans on Bank Stock are, on 60 shares Mechanics, $5,350; 43 shares, Exchange, $4,250; 50 shares, Granite, $4,000; 7 shares, Merchants, $6,000; 2 shares, Tremont, $150.

Loans on Railroad Stock are, on 72 shares, Old Colony, $6,025; and 10 shares, Boston and Worcester, $850.

† Plymouth Institution for Savings.—The Public Funds owned are, Massachusetts 5 per cent. Scrip, $11,996 60; United States 6 per cent. Stock, $11,000; City of Boston Water Loan, $12,092 50.

Loans on Public Funds are, on $3,000 Massachusetts Scrip.

The Bank Stock owned, is in the following Banks, viz:—State, 67 shares, $4,020; Merchants, 184 shares, $18,400; Market, 83 shares, $6,004 10; Traders, 10 shares, $987 50; City, 60 shares, $5,954 90; Suffolk, 10 shares, $1,200; North, 8 shares, $745 25; Granite, 40 shares, $3,909 75; Massachusetts, 15 shares, $3,663 75; Tremont, 20 shares, $1,986 25; Atlantic, 19 shares, $1,894; Eagle, 6 shares, $632 50; Boston, 89 shares, $4,749 25; New England, 30 shares, $3,097 50; Plymouth, 72 shares, $7,548 50; Old Colony, 68 shares, $6,832; Bristol County, 70 shares, $7,000; Hingham, 45 shares, $3,150; Wareham, 40 shares, $4,000.

Loans on Bank Stock are, on Old Colony, $3,695; Plymouth, $4,100; Wareham, $1,500; Merchants, $3,220; City, $1,000; Old Colony and Bristol County, $2,700; Plymouth and Old Colony, $1,850; Boylston and Market, $800; Plymouth, Old Colony, and Merchants, $2,600.

Loans on Railroad Stock are, on Old Colony, $16,700; Fitchburg, $4,300.

‡ Scituate Institution for Savings.—Public Funds all in the United States Loan. The Bank Stock owned, is in the following Banks, viz:—State, $1,020; Merchants, $1,500; Traders, $1,500; North, $600; Hamilton, $1,000; Weymouth and Braintree, $300; Eagle, $1,100; Union, $600; Atlantic, $1,000; City, $1,100; New England, $1,000; Columbian, $400; Globe, $300; Granite, $1,300; Hingham, $1,470.

Loans on Bank Stock, are $1,350 on Bunker Hill Bank; $1,350 on Boylston Bank; $575 on Railroad Bank.

Loans on Railroad Stock, are $9,500 on Fitchburg, and $1,700 on Old Colony.

The rate, but not amount, of Dividend given—(same deficiency as last year.)

§ Wareham Savings Bank.—The Bank Stock owned, is in the following Banks, viz:—Wareham, $1,600; City, $1,600; Shoe and Leather Dealers, $1,000; Eagle, $1,000; Shawmut, $1,000; Merchants, $500.

Deposits in Banks bearing interest, Wareham, $10,000.

‖ Institutions for Savings in Barnstable.—Loans on Public Funds, are on $5,000 State of Maine Scrip; $1,000 City of Albany Scrip; and $1,000 United States.

The Bank Stock owned, is in the following Banks, viz:—Barnstable Bank, $1,000; Old Colony, Plymouth, $2,000; Wareham, $2,000; Shawmut, $2,000; North, $3,000; Market, $1,400; Atlantic, $3,000; Tremont, $2,000; City, $1,800.

Loans on Railroad Stock, on Cape Cod Branch, $3,000; on Eastern Railroad Company, $1,200.

	NANTUCKET.	AGGREGATE.		
	Nantucket Institution for Savings.*			
Number of Depositors,	543	69,894	. .	. .
Amount of Deposits,	$115,924 27	$11,970,447 64	. .	. .
Public Funds,	. .	1,372,622 89	. .	. .
Loans on Public Funds,	. .	25,600 00	. .	. .
Bank Stock,	8,850 00	2,025,721 91	. .	. .
Loans on Bank Stock,	3,275 00	173,740 00	. .	. .
Deposits, in Banks, bearing interest,	. .	91,862 44	. .	. .
Railroad Stock,	. .	89,527 99	. .	. .
Loans on Railroad Stock,	. .	309,925 00	. .	. .
Invested in Real Estate,	6,126 80	92,935 10	. .	. .
Loans in Mortgage of Real Estate,	62,362 84	4,171,483 67	. .	. .
Loans to County, or Town,	. .	1,424,086 56	. .	. .
Loans on Personal Security,	39,385 30	2,410,171 68	. .	. .

Cash on Hand, ...	1,017 50	152,964 41	. .	. .
Rate and Amount of ordinary Dividend, for last year, ...	5 per cent. 5,683 76	461,774 88	. .	. .
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	5.66	. .	. .
Annual Expenses of the Institution, . .	465 00	36,404 96	. .	. .

* Nantucket Institution for Savings.—The Bank Stock owned, is in the following Banks, viz:—Pacific, $4,600; Manufacturers and Mechanics, $3,200; Citizens, Nantucket, $50; Merchants, New Bedford, $1,000.

Loans on Bank Stock, on Pacific, $925; on Manufacturers and Mechanics, $2,350.

REMARKS.

The Returns from Haverhill, Salisbury and Amesbury, and Scituate Savings Banks, state the rate, but not the amount, of the ordinary dividends.

The Weymouth and Braintree does not state the rate of dividend for the last five years.

The East Boston, Southbridge, North Adams, and Sandwich, were incorporated at the last session of the General Court.

The following have not been in operation five years, viz:—Cape Ann commenced May, 1846; Essex commenced October, 1847; City commenced March, 1848; Framingham, Fitchburg, and Lancaster, commenced June, 1845; Southbridge, Berkshire County, Cohasset, Quincy, Bristol County, and Wareham, commenced in 1847.

The East Boston was organized October 16, 1848, and was to go into operation in a few weeks.

No Returns were received from North Adams and Sandwich.

The average dividends for the last five years are calculated on the deposits in twenty-eight Banks.

The average dividends for the past year are calculated on the deposits in thirty-six Banks.

MAY 31 '39 W.P.A.